

Information to identify the case:

Debtor 1	Dorothy J. Oleson	Social Security number or ITIN	xxx-xx-4786
	First Name Middle Name Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		EIN	-----
Case number: 16-20496-CMB		Date case filed in chapter 13	2/15/16
		Date case converted to chapter 7	6/30/17

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Dorothy J. Oleson	
2. All other names used in the last 8 years	aka Dorothy Oleson	
3. Address	33 Wenzell Place Pittsburgh, PA 15216	
4. Debtor's attorney	Bryan P. Keenan 993 Greentree Road Suite 101 Pittsburgh, PA 15220	Contact phone 412-922-5116
5. Bankruptcy trustee	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Alison Park, PA 15101	Contact phone 724-443-4757

The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 6/30/17
<p>The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings. Please plan accordingly.</p>		
7. Meeting of creditors	September 25, 2017 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
<p>8. Presumption of abuse The presumption of abuse does not arise.</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	Filing deadline: 11/24/17
<p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p>		Filing deadline: 12/26/17
<p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
11. Liquidation of the debtor's property and payment of creditors' claims	<p>The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.</p>	
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object</p>	

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
Western District of Pennsylvania

In re:
Dorothy J. Oleson
Debtor

Case No. 16-20496-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 309B

Page 1 of 2
Total Noticed: 52

Date Rcvd: Jun 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2017.

db +Dorothy J. Oleson, 33 Wenzell Place, Pittsburgh, PA 15216-3441
aty Dennis A. Liotta, Edgar Snyder & Associates, 505 Washington Trust Building,
aty Washington, PA 15301
+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
aty Philadelphia, PA 19106-1541
Jeffrey R. Hunt, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
aty Pittsburgh, PA 15219-6107
+Jeniece D. Davis, Martha E. Von Rosenstiel, P.C., 649 South Avenue, Secane, PA 19018-3541
+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14216170 Bernstein Law Firm P.C, c/o Raymond P. Wedolowski, Esquire Jr., Suite 2200 Gulf Tower,
14178546 Pittsburgh, PA 15219
14178549 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
St Louis, MO 63179-0040
14209231 +City and School District of Pittsburgh, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14178550 +City of Pittsburgh/SD of Pittsburgh, c/o Jordan Tax Service, Inc., 102 Rahway Road,
Canonsburg, PA 15317-3349
14221983 +College Assist, PO Box 16358, St. Paul, MN 55116-0358
14178551 +Colorado Student Loans, 1560 Broadway, Ste. 1700, Denver, CO 80202-5159
14252667 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
14178553 Dollar Bank F. S. B., 3 Gateway Center West, Pittsburgh, PA 15222
14178554 Dollar Bk Vs, 3 Gateway Ctr, Pittsburgh, PA 15222
14178556 +Midland Funding, Onemain Financial Inc., 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709
14178558 +Midland Funding, Re: Capital One Bank Usa N.A., 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709
14178557 +Midland Funding, Re: Citibank N.A., 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709
14224115 +Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14209232 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm,
437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14178560 +Professional Account Management, 633 W Wisconsin Ave, Suite 600, Milwaukee, WI 53203-1907
14178561 +Russ and Donna Nelson, 119 Selvin Drive, Verona, PA 15147-1633
14178562 +Seterus, Inc. as Servicer for Federal, National Mortgage Association, 14523 SW Millikan Way,
Beaverton, OR 97005-2344
14224536 +Seterus, Inc., as the authorized subservicer for F, P.O. Box 1047, Hartford, CT 06143-1047
14247981 +Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601
14178564 +Us Bk Rms Cc, 200 Gibraltor Rd Ste 315, Horsham, PA 19044-2325
14201267 +VW Credit, Inc., P.O. Box 9013, Addison, Texas 75001-9013
14178566 Weltman, Weinberg & Reis Co., Re: Discover Bank, 436 Seventh Avenue, Suite 2500,
Cleveland, OH 44101-5596

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: keenan662@gmail.com Jul 01 2017 01:34:44 Bryan P. Keenan, 993 Greentree Road,
Suite 101, Pittsburgh, PA 15220

tr +EDI: BRCCRCAFROWD.COM Jul 01 2017 01:08:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2017 01:35:19 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

ust +E-mail/Text: ustregion03.pi.ecf@usdoj.gov Jul 01 2017 01:35:28
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
Pittsburgh, PA 15222-3721

14208763 EDI: BECKLEE.COM Jul 01 2017 01:08:00 AMERICAN EXPRESS CENTURION BANK,
C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701

14178543 +EDI: AMEREXPR.COM Jul 01 2017 01:08:00 Amex, Correspondence, Po Box 981540,
El Paso, TX 79998-1540

14189854 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 01 2017 01:36:24 Duquesne Light,
Payment Processing Center, PO Box 10, Pittsburgh, PA

14178544 +EDI: BANKAMER.COM Jul 01 2017 01:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012

14178545 +EDI: TSYS2.COM Jul 01 2017 01:08:00 Barclays Bank Delaware, Po Box 8801,
Wilmington, DE 19899-8801

14178547 +EDI: CAPITALONE.COM Jul 01 2017 01:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285

14187644 EDI: CAPITALONE.COM Jul 01 2017 01:08:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

14247684 +E-mail/Text: bncmail@w-legal.com Jul 01 2017 01:35:42 Cerastes, LLC,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

14178548 +EDI: CHASE.COM Jul 01 2017 01:08:00 Chase, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298

14251504 +E-mail/Text: bncmail@w-legal.com Jul 01 2017 01:35:42 Comenity Capital Bank,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: dkam
Form ID: 309B

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Total Noticed: 52

Date Rcvd: Jun 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14190834 EDI: DISCOVER.COM Jul 01 2017 01:08:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
14178552 EDI: DISCOVER.COM Jul 01 2017 01:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
14248280 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Jul 01 2017 01:36:24 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14208736 EDI: IRS.COM Jul 01 2017 01:08:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
14178555 +EDI: TSYS2.COM Jul 01 2017 01:08:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
14178559 EDI: PRA.COM Jul 01 2017 01:08:00 Portfolio Recovery, Attn: Bankruptcy,
Re: Synchrony Bank, Po Box 41067, Norfolk, VA 23541
14191682 EDI: PRA.COM Jul 01 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
14178563 +E-mail/Text: rosec@trivalleyservice.com Jul 01 2017 01:34:54 Tri Valley Service Fcu,
1920 Cochran Rd, Pittsburgh, PA 15220-1101
14178565 +E-mail/Text: vci.bkcy@vwcredit.com Jul 01 2017 01:35:41 Volkswagen Credit Inc,
National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640
14243891 EDI: ECAST.COM Jul 01 2017 01:08:00 eCAST Settlement Corporation, PO Box 29262,
New York NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr City and School District of Pittsburgh
cr Pittsburgh Water & Sewer Authority
cr Seterus, Inc., as the authorized subservicer for F
cr VW Credit, Inc.

TOTALS: 4, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2017 at the address(es) listed below:

Bryan P. Keenan on behalf of Debtor Dorothy J. Oleson keenan662@gmail.com, melindap662@gmail.com
James Warmbrodt on behalf of Creditor VW Credit, Inc. bkgroup@kmllawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com,
cnoroski@grblaw.com
Jeniece D. Davis on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc.
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteeewpa.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 8